

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RACHEL MOLTZ

Case No. 09-45977

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/04/2009.
- 2) The plan was confirmed on 03/11/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/10/2010.
- 5) The case was completed on 04/01/2015.
- 6) Number of months from filing to last payment: 64.
- 7) Number of months case was pending: 74.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,500.00.
- 10) Amount of unsecured claims discharged without payment: \$67,017.24.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,750.00
Less amount refunded to debtor	\$750.00

NET RECEIPTS: **\$15,000.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,804.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$675.10
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,479.10**

Attorney fees paid and disclosed by debtor: \$696.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1360 SANDBERG TER CONDO ASSOC	Unsecured	570.00	NA	NA	0.00	0.00
1360 SANDBERG TER CONDO ASSOC	Secured	570.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	11,941.00	12,419.93	12,419.93	2,765.63	0.00
CITY OF CHICAGO DEPT OF REV	Unsecured	244.00	NA	NA	0.00	0.00
DEPT STORES NATIONAL BK/MACY'S	Unsecured	NA	81.58	81.58	18.17	0.00
DEPT STORES NATL BK BLOOMINGL	Unsecured	NA	373.59	373.59	83.19	0.00
DSNB BLOOM	Unsecured	339.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	9,165.00	9,165.33	9,165.33	2,040.91	0.00
ECAST SETTLEMENT CORP	Secured	NA	221.30	221.30	0.00	0.00
FIRST AMERICAN BANK	Unsecured	1,651.00	1,495.96	1,495.96	333.12	0.00
HSBC BANK NEVADA	Unsecured	242.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	1,299.03	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	10,419.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	931.00	1,799.69	1,799.69	400.75	0.00
NCEP LLC	Unsecured	971.00	1,010.06	1,010.06	224.92	0.00
NCEP LLC	Unsecured	NA	429.97	429.97	95.74	0.00
NCEP LLC	Unsecured	NA	238.53	238.53	53.12	0.00
PNC MORTGAGE	Secured	NA	NA	NA	0.00	0.00
PNC MORTGAGE	Unsecured	21,482.00	NA	NA	0.00	0.00
PNC MORTGAGE	Secured	136,869.00	156,475.18	156,475.18	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	279.00	319.47	319.47	71.14	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	14,291.00	14,484.78	14,484.78	3,225.42	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,963.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	5,753.00	5,753.93	5,753.93	1,281.27	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	0.00	243.21	243.21	54.16	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	3,284.45	3,284.45	731.37	0.00
TRANSWORLD SYSTEMS INC	Unsecured	960.00	NA	NA	0.00	0.00
VW CREDIT	Secured	2,323.00	1,551.39	1,551.39	0.00	0.00
WORLD FINANCIAL NETWK NATL BI	Unsecured	530.00	637.66	637.66	141.99	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$156,475.18	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,551.39	\$0.00	\$0.00
All Other Secured	\$221.30	\$0.00	\$0.00
TOTAL SECURED:	\$158,247.87	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$51,738.14	\$11,520.90	\$0.00

Disbursements:	
Expenses of Administration	\$3,479.10
Disbursements to Creditors	<u>\$11,520.90</u>
TOTAL DISBURSEMENTS :	<u>\$15,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/27/2016

By:/s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.